



Order Filed on May 8, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
130 Clinton Road, Lobby B, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
Facsimile: 973-404-8886
Attorneys for Secured Creditor
Kimberly A. Wilson, Esquire
NJ 031441997

In Re:

Alfredo F. Chao,

Debtor,

Chris Anne Chao,

Joint Debtor.

Case No.: 18-24434-VFP

Chapter: 13

Hearing Date: April 20, 2023

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE
AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: May 8, 2023



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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THIS MATTER having come before the Court on the Creditor's Certification of Default of U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST ("Secured Creditor") by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 2701 Palisade Avenue, Union City, NJ 07087 (the "Subject Property"), and Javier L. Merino, Esquire representing Alfredo F. Chao and Chris Anne Chao ("Debtor(s)"), and for good cause it is ORDERED that Secured Creditor's Certification of Default is resolved, subject to the following conditions:

1. Status of post-petition arrearages:
 - The Debtor is overdue for 01 months from 04/01/2023.
 - The Debtor is overdue for 01 payment from 04/01/2023 at \$3,496.47 per month.
Funds Held In Suspense \$1,769.95.
Total Arrearages Due \$1,726.52.
2. Debtor must cure all post-petition arrearages, as follows:
 - Debtor shall cure the amount of \$1,726.52 on or before June 30, 2023.
 - Beginning on 05/01/2023, regular monthly mortgage payments shall continue to be made in the amount of \$3,496.47.
 - Beginning on 06/01/2023, regular monthly mortgage payments shall continue to be made in the amount of \$3,228.90.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - Regular monthly payment: Selene Finance, LP
Attn: BK Dept
3501 Olympus Boulevard
Dallas Texas 75019
 - Immediate payment: Selene Finance, LP
Attn: BK Dept
3501 Olympus Boulevard
Dallas Texas 75019

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment or Trustee payments should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ This order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$200.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

In re:
Alfredo F. Chao
Chris Anne Chao
Debtors

Case No. 18-24434-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 09, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2023:

Recip ID	Recipient Name and Address
db	#+ Alfredo F. Chao, 279 Highland Avenue, Wood Ridge, NJ 07075-1523
jdb	#+ Chris Anne Chao, 279 Highland Avenue, Wood Ridge, NJ 07075-1523

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2023 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor VRMTG Asset Trust NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor VRMTG Asset Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

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Date Rcvd: May 09, 2023

Form ID: pdf903

Total Noticed: 2

Elizabeth L. Wassall

on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Francis T. Tarlecki

on behalf of Creditor VRMTG Asset Trust Njecfmail@mw-c-law.com ftarlecki.kashlaw@gmail.com

Harold N. Kaplan

on behalf of Creditor VRMTG Asset Trust hkaplan@rasnj.com kimwilson@raslg.com

Harold N. Kaplan

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. hkaplan@rasnj.com, kimwilson@raslg.com

Javier L. Merino

on behalf of Joint Debtor Chris Anne Chao jmerino@dannlaw.com 9497659420@filings.docketbird.com

Javier L. Merino

on behalf of Debtor Alfredo F. Chao jmerino@dannlaw.com 9497659420@filings.docketbird.com

Jeanette F. Frankenberg

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to cmecf@sternlav.com

Joel R. Glucksman

on behalf of Creditor City of Union City jglucksman@sh-law.com lmargotta@sh-law.com

Jonathan C. Schwalb

on behalf of Creditor Selene Finance LP as servicer for VRMTG Asset Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com

Kimberly A. Wilson

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. kimwilson@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marisa Myers Cohen

on behalf of Creditor Selene Financial LP nj-ecfmail@mw-c-law.com jhillier@mw-c-law.com

Melissa S DiCerbo

on behalf of Creditor Selene Financial LP nj-ecfmail@mw-c-law.com nj-ecfmail@ecf.courtdrive.com

Shauna M Deluca

on behalf of Creditor Selene Finance LP as servicer for VRMTG Asset Trust sdeluca@hasbanilight.com hllawpc@gmail.com

Shauna M Deluca

on behalf of Creditor U.S. Bank Trust National Association sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. smncina@raslg.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for U.S. Bank National Association as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to smncina@raslg.com

Sindi Mncina

on behalf of Creditor VRMTG Asset Trust smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 23